

**Information to identify the case:**

Debtor 1 **Harry S. LeWinter**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9199**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-20680-GLT**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Harry S. LeWinter

7/24/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Harry S. LeWinter  
 Debtor

Case No. 18-20680-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db	+Harry S. LeWinter, 112 N. 6th Street, Youngwood, PA 15697-1324
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
14780188	+PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14780189	PNC Bank, National Association, P.O. Box 5570, Cleveland, OH 44101-0570
14780191	+Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14780193	+SLS, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
14780194	+SLS, P.O. Box 3005, Phoenixville, PA 19460-0920
14780195	Specialized Loan Servicing, Inc., P.O. Box 636005, Littleton, CO 80163-6005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:32:53 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+E-mail/Text: kburkley@bernsteinlaw.com Jul 25 2018 02:33:33 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14780180	+EDI: CAPITALONE.COM Jul 25 2018 06:18:00 Capital One Services, P.O. Box 30285, Salt Lake City, UT 84130-0285
14780181	+EDI: CITICORP.COM Jul 25 2018 06:18:00 Citibank-Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14780182	+EDI: CCS.COM Jul 25 2018 06:18:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14780183	+EDI: DISCOVER.COM Jul 25 2018 06:18:00 Discover, Attn: Bankruptcy Department, P.O. Box 3025, New Albany, OH 43054-3025
14780184	+EDI: FSAE.COM Jul 25 2018 06:18:00 Firstsource Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609
14780185	+E-mail/Text: bankruptcy@affglo.com Jul 25 2018 02:33:10 Global Credit & Collections Corp., 5440 N. Cumberland Ave., Suite 300, Chicago, IL 60656-1486
14780186	EDI: AGFINANCE.COM Jul 25 2018 06:18:00 One Main Financial, Pasquarelli Center, 9733 Route 30, Irwin, PA 15642-3657
14780187	EDI: AGFINANCE.COM Jul 25 2018 06:18:00 One Main Financial, P.O. Box 64, Evansville, IN 47701-0064
14780190	EDI: PRA.COM Jul 25 2018 06:18:00 Portfolio Recovery, Attn: Bankruptcy, P.O. Box 12914, Norfolk, VA 23541
14780525	+EDI: PRA.COM Jul 25 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14780192	E-mail/Text: jennifer.chacon@spservicing.com Jul 25 2018 02:33:52 Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
14780196	EDI: RMSC.COM Jul 25 2018 06:18:00 Synchrony Bank-Walmart, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14780197	+EDI: VERIZONCOMB.COM Jul 25 2018 06:18:00 Verizon, P.O. Box 4002, Acworth, GA 30101-9003

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	REO Trust 2017-RPL1 c/o Rushmore Loan Management S
cr	Wilmington Savings Fund Society et al.
aty*	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: amaz  
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jul 24, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor REO Trust 2017-RPL1 c/o Rushmore Loan Management Services [debersole@hoflawgroup.com](mailto:debersole@hoflawgroup.com), [bbleming@hoflawgroup.com](mailto:bbleming@hoflawgroup.com)  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society et al.  
[bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
John Eric Bumbaugh on behalf of Debtor Harry S. LeWinter Bumbaugh-Nicola@comcast.net  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company [kebeck@bernsteinlaw.com](mailto:kebeck@bernsteinlaw.com),  
[DMcKay@bernsteinlaw.com](mailto:DMcKay@bernsteinlaw.com)  
Lisa M. Swope on behalf of Trustee Lisa M. Swope [lms@nsslawfirm.com](mailto:lms@nsslawfirm.com),  
[mmh@nsslawfirm.com](mailto:mmh@nsslawfirm.com); [klw@nsslawfirm.com](mailto:klw@nsslawfirm.com); [pa73@ecfcbis.com](mailto:pa73@ecfcbis.com)  
Lisa M. Swope [lms@nsslawfirm.com](mailto:lms@nsslawfirm.com), [mmh@nsslawfirm.com](mailto:mmh@nsslawfirm.com); [klw@nsslawfirm.com](mailto:klw@nsslawfirm.com); [pa73@ecfcbis.com](mailto:pa73@ecfcbis.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)

TOTAL: 7